

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listing, of claims in the application:

**Listing of Claims:**

1-13. (Cancelled)

14. (Currently Amended) A method of purchasing an electronic good using a hybrid virtual wallet, comprising the steps of:

exchanging first data from a local portion of the hybrid virtual wallet into a point of sale device wherein the first data includes a transactional amount;

receiving at a server portion of the hybrid virtual wallet an electronic voucher indicative of the electronic good purchased at the point of sale device;

storing the electronic voucher at the server portion of the hybrid virtual wallet;

receiving a request for the electronic voucher at the server portion of the hybrid virtual wallet; and

providing the electronic good to a user upon receipt of the electronic voucher;

*original claim 12* → when the server portion includes applications and the local portion comprises

connectors to the applications that reside on the server portion; and

*original claim 13* → when the connectors comprise proxies for keys that identify an authorized user of the application;

*original claim 11 (26)*  
wherein the server portion includes a mirror of information contained on the local portion.

15. (Previously Presented) The method of claim 14, wherein both the local portion and the server portion include at least one of the following: payment mechanisms, identity authentication mechanisms, personal information, and electronic artifacts.

16. (Previously Presented) The method of claim 15, wherein the payment mechanisms comprise one or more of the following: bank account information, credit account information, electronic currency, electronic checks and debit cards.

17. (Previously Presented) The method of claim 15, wherein the identity authentication mechanisms comprise personal identification information and authentication information.

18. (Previously Presented) The method of claim 15, wherein personal information comprises one or more of the following: name, home address, work address, home phone, work phone, emergency contact information, personal phone numbers and addresses, appointments and reminders, personal preferences and interests and biometric information.

19. (Previously Presented) The method of claim 17 wherein personal identification information comprises one or more of the following: name, home address, work address, home phone, work phone, emergency contact information, and biometric information.

20. (Previously Presented) The method of claim 17 wherein authentication information comprises one or more of the following: certificates, access keys and biometric information

21. (Previously Presented) The method of claim 15, wherein the electronic artifacts comprise one or more of the following: loyalty credits, coupons, pictures, tokens and tickets.

22. (Cancelled)

23. (Cancelled)

24. (Cancelled)